

Old Age, Disability, Death

First law: 1956.

Current law: 1998.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 5,250 manat.

Local governments, and employers may provide supplementary benefits out of their own budgets

Coverage

All employed persons. Special social pension for disadvantaged aged, disabled, and survivors not eligible for social insurance (i.e. employment-related) benefits.

Source of Funds

Insured person: Voluntary contribution, 4% or more of earnings to personal bank account.

Employer: 30% of payroll.

Government: Subsidies as needed. Full cost of social pensions. Above contributions also finance cash benefits for sickness and maternity, work-injury, and for employee family allowances.

Qualifying Conditions

Old-age pension: Age 62 and 25 years of covered employment (men) or age 57 and 20 years of work (women); requirements reduced for hazardous or arduous work; for work in ecologically disastrous regions; and to mothers of 5 or more children, or of disabled children.

Disability pension: Total disability (incapacity for any work): Group I disability-requiring constant attendance at all times; Group II disability-requiring constant attendance sometimes, disabled children under age 16, or disabled since childhood.

Partial disability (incapacity for usual work): Group III disability.

Survivor pension: Payable to surviving children whether or not dependents of the insured; and to non-working dependents (including spouse; either parent, if disabled and not yet of pensionable age; grandparents, if no other support available; and other relatives-regardless of their age or ability to work, or if employed by the deceased to care for grandchildren, children, or siblings under age 8).

Social pension: Non-working, disabled, or otherwise disadvantaged citizens who meet the age requirements (i.e., age 67, or 62 if women; orphans under age 18,

23 if students; or disabled children under age 16), and who are not eligible for employment related old-age or disability pension.

Old-Age Benefits

Old-age pension: 2.5% of gross national average earnings in last quarter before retirement multiplied by (1) a "personal pension coefficient" (ratio of assessed earnings to gross national average earnings in same years chosen for assessed earnings), and (2) number of years in covered employment. Assessed earnings equal to retiree's gross average earnings of best 5 consecutive years in all years of covered employment, or of the best 2 consecutive years in last 10 years of covered employment. Payable monthly. Maximum: 250% of gross national average earnings in last quarter; minimum benefit: 40% of gross national average earnings.

Social pension: 100% of minimum benefit per month.

Adjustment: Periodic benefit adjustments according to cost -of-living changes.

Permanent Disability Benefits

Disability pension: Group I disability, 60% of personal pension coefficient (see old-age pension above) multiplied by gross national average earnings; Group II disability, 50%; Group III disability, 40%. Maximum: same as in old-age pension; minimum benefit: same as in old-age pension. Payable monthly.

Constant-attendance supplements (Group I total disability): 30% of minimum benefit per month (50%, if disabled soldier, single pensioner, or blind).

Constant attendance supplements (Group II total disability): 30% of minimum benefit per month.

Dependent supplements (Group I and II disabled): 50% of minimum benefit per month if non-working dependents.

Social pension: pensioner in Group I or II total disability, 150% of minimum benefit per month if onset of disability since childhood or disabled children under age 16; 120% of minimum benefit per month if pensioner has never worked; pensioner in Group III disability, 100%. Payable monthly.

Whenever applicable, pensioner may be granted more than one benefit concurrently.

Adjustment: Periodic benefit adjustments according to cost -of-living changes.

Survivor Benefits

Survivor pension: Payable monthly, 100% of minimum benefit (see old-age pension) if one dependent; if more than one dependent, payable for each dependent 30% of personal pension coefficient (see old-age pension above) multiplied by gross national average earnings. Maximum: 250% of gross national average earnings.

Partial pension (if insufficient period of covered unemployment): 100% of minimum benefit per month.

Adjustment: Periodic benefit adjustments according to cost -of-living changes.

Administrative Organization

Republic Ministry of Social Security, general coordination and supervision.

Provincial and county departments of social security, administration of program.

Sickness and Maternity

First law: 1955.

Current law: 1998.

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: Employed citizens and non-working citizens (including students and the unemployed).

Medical care: All residents.

Source of Funds

Insured person: See pension contributions, above.

Employer: See pension contributions, above.

Government: Cash benefits for non-working citizens; and whole cost of medical care.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings, if less than 5 years' uninterrupted work; 80% if 5-8 years; 100%, if over 8 years (or if 3 or more children under age 16, or 18 if student). 5 days paid leave for caring of sick family member, 7 days in exceptional cases, or 14 days if caring for child under age 14, or for the duration if sick child in hospital.

Unpaid leave for women caring children under age 3; to women or single parent raising 2 or more children under age 14 (14 days); to men while wife on maternity leave (14 days); and to disabled workers (30 days).

Maternity benefit: 100% of earnings payable for 56 calendar days before and 56 days after confinement (extended by 16 days if difficult childbirth, or by 40 days if multiple births). Non-working mother benefits, if raising child under age 3: 100% of minimum benefit.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by public health providers. General and specialized care, hospitalization, laboratory services, dental care, maternity care, vaccination, and transportation. Medicines are free if provided with hospitalization.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Cash benefits: Social Insurance Fund of the Turkmenistan and regional social insurance funds, financing of cash sickness and maternity benefits; regional departments of social protection, administration of maternity benefits for the unemployed and other non-working citizens; enterprises and employers pay benefits to own employees.

Medical care: Ministry of Health and regional health departments, implementation of state health care policy and development of health care programs; provision of medical services through clinics, hospitals, maternity homes, and other medical facilities, including private health providers.

Work Injury

First law: 1955.

Current laws: 1998.

Local authorities and employers can provide supplementary pension benefits out of their own budgets.

Type of program: Dual social insurance (cash benefits) and universal (medical care) system.

Coverage

Employed persons.

Medical care available to all residents.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same; cost of medical care.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings. Payable from first day of incapacity, until recovery or award of disability pension.

Permanent Disability Benefits

Permanent disability pension: Same as general disability pensions above.

Workers' Medical Benefits

Medical benefits: Medical services provided directly to patients by governmental health providers, including general and specialist care, hospitalization, laboratory services, transportation, plus full cost of appliances and medicines.

Survivor Benefits

Survivor pension: Same as general survivor pensions above.

Administrative Organization

Temporary disability benefits: Enterprises and employers pay benefits to own employees.

Pensions: Same as Old Age, Disability, Death, above.

Medical care: Republic Ministry of Health, and health departments of local governments, general supervision and coordination; provision of medical services through clinics, hospitals, and other facilities administered by the Health Ministry and local health departments.

Unemployment

First and current law: 1991.

Type of program: Social insurance system.

Coverage

Permanent residents of working-age.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: Subsidies as needed from central and local governments.

Qualifying Conditions

Unemployment benefit: Registered at employment office; able and willing to work; and receiving no income from employment. Benefits may be reduced, suspended or terminated if worker is discharged for violating work discipline; leaving employment without good cause; violating conditions for job placement or vocational training; or filing fraudulent claims.

Unemployment Benefits

Unemployment benefit: Equal to 3 months' benefits (i.e., 3 times employee's gross average earnings).

Administrative Organization

State Employment Service and local counterparts, oversight and administration of program. Employers, payment of benefits.

Note: Information is not readily available for "Family Allowances."